

# THE Torrance Memorial IPA DIFFERENCE

MY DOCTOR,  
MY HOSPITAL,  
MY SOUTH BAY

# MEDICARE 101

Meeting will start promptly  
at 6:30 pm



 TORRANCE MEMORIAL IPA

# AGENDA

Today's program has two parts

1

## ABOUT MEDICARE

What is it?  
How does it work?  
What are my choices?  
Which option may be right for me?

2

## ABOUT TORRANCE MEMORIAL IPA

What is an IPA?  
What is Torrance Memorial IPA?  
What can it do for me?  
What is coordinated care?

# Independent Health Insurance Agents

Specializing in Medicare

## Personal guidance with

- Medicare Part A and B enrollment, time frames and coverage options.
- Finding plans accepted by your preferred physicians and hospitals.
- Finding plans that cover your prescriptions drugs (Part D).
- Medicare Supplement Insurance
- Medicare Advantage Plans HMOs and PPOs

***There are no fees for our services!***

*Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800 MEDICARE or your local State Health Insurance Program to get information on all your options. Currently, we represent 11 organizations (insurance carriers) and offer the following MAPD (HMO's and PPO's) in LA & Orange Counties. Los Angeles 55/73 plans available; Orange 52/69 plans available. Please note, it is our policy to discuss ALL your plan options, regardless of whether we sell/offer a specific plan in your area.*



**Vince Kelly**

**CA License #0B99231**

**310-625-1837**

**MedicareBabyBoomer.com**



**Rose Straub**

**CA License #0K48128**

**310-715-2300**

**YMAInsurance.com**



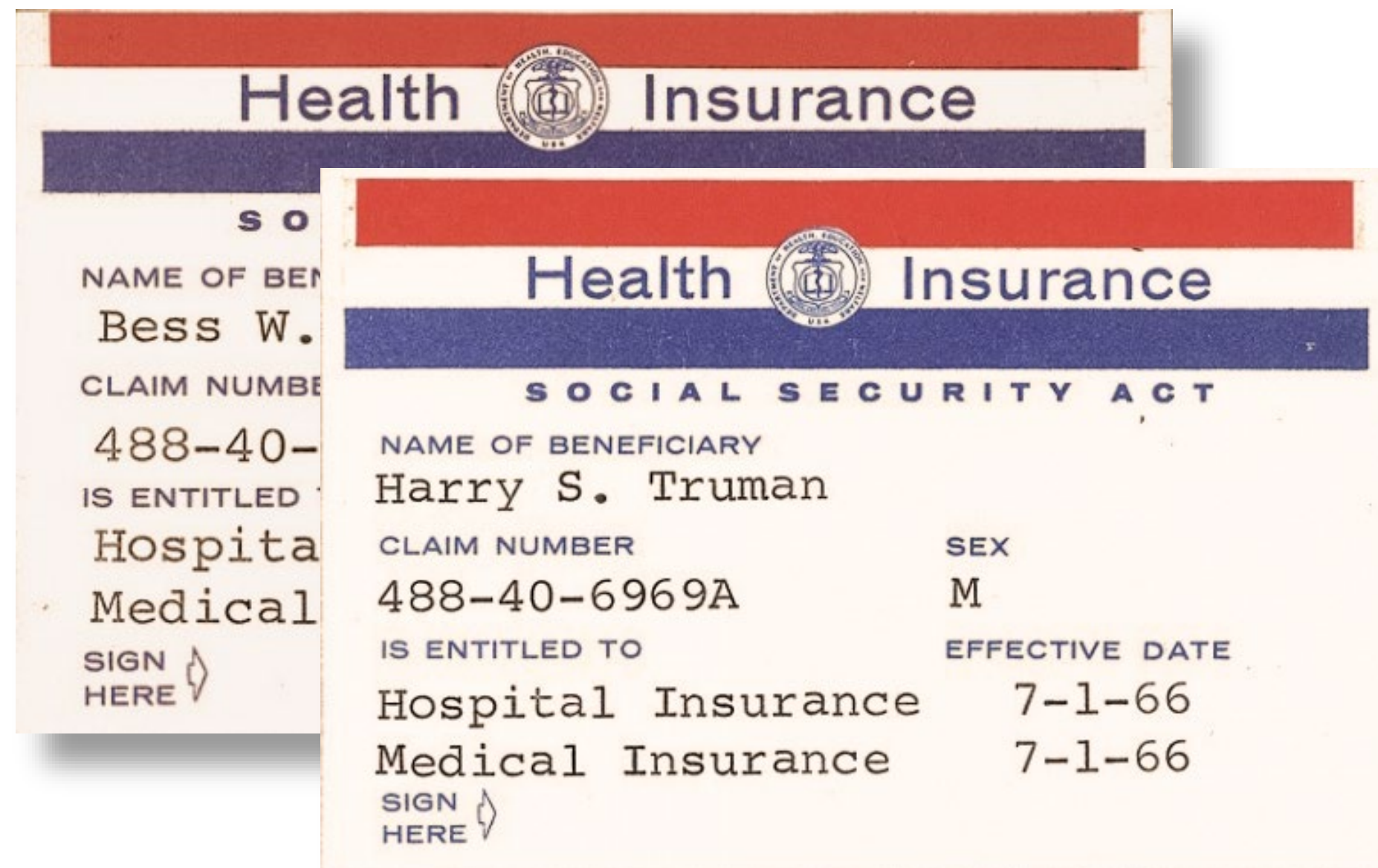
## Medicare Health Insurance Offices

18411 Crenshaw Blvd. 4th Floor  
Torrance, CA 90504

Crenshaw Blvd. & 405 Freeway

# What is Medicare

Federal Health Insurance Program

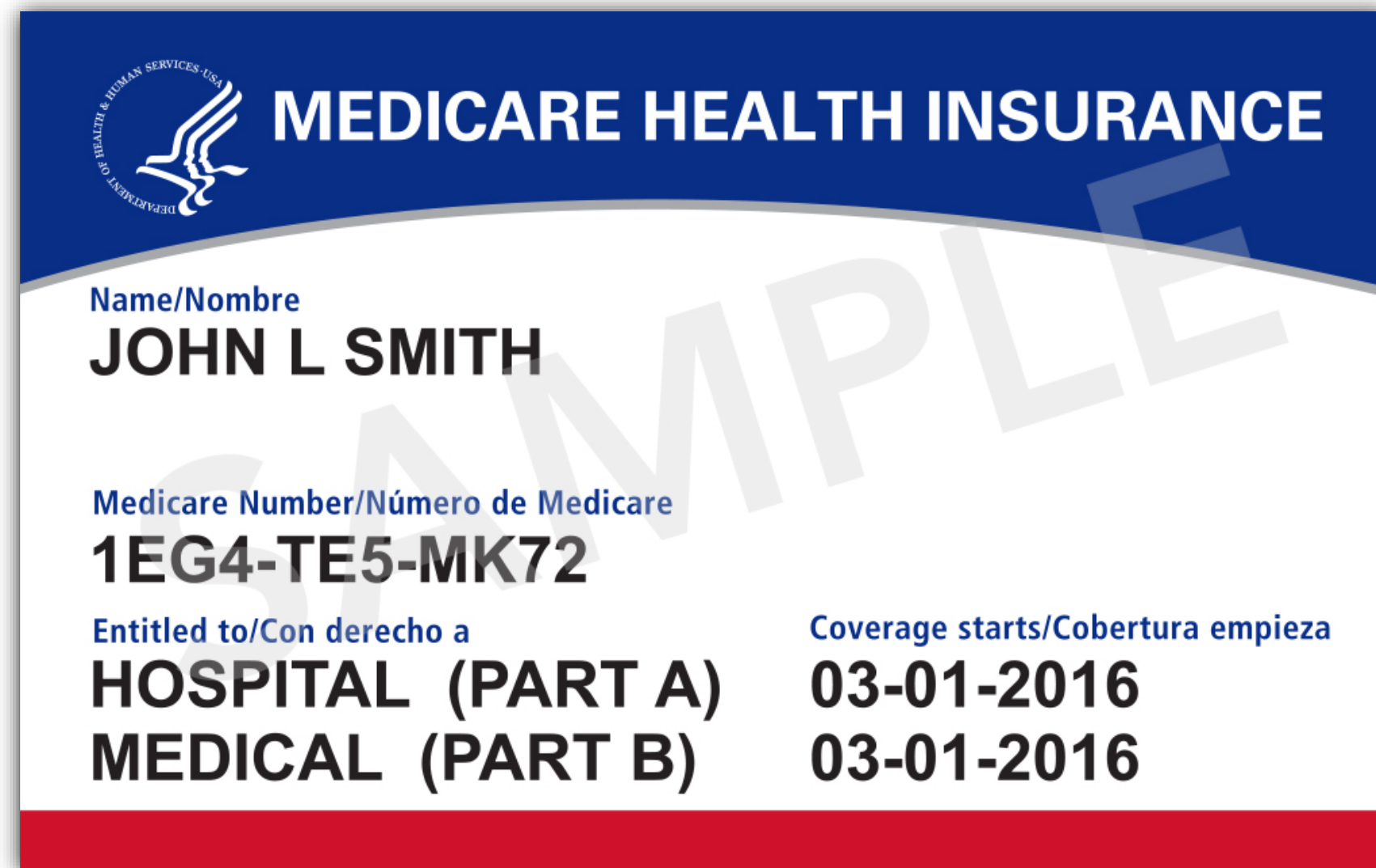


**A single-payer government program that provides health insurance coverage for people who are 65 or older or with certain disabilities.**

- Became law in 1965
- A result of the **Medicare Act**
- Signed by President Lyndon Johnson
- Former President & First Lady Truman were the 1<sup>st</sup> recipients

*Former President & First Lady Truman received the 1<sup>st</sup> Medicare Insurance Cards*

# How to get my Medicare Card



## Turning 65

- Receiving SS Benefits = Card is automatically sent USPS
- Delaying SS Benefits = Must request Parts A&B from Social Security Office

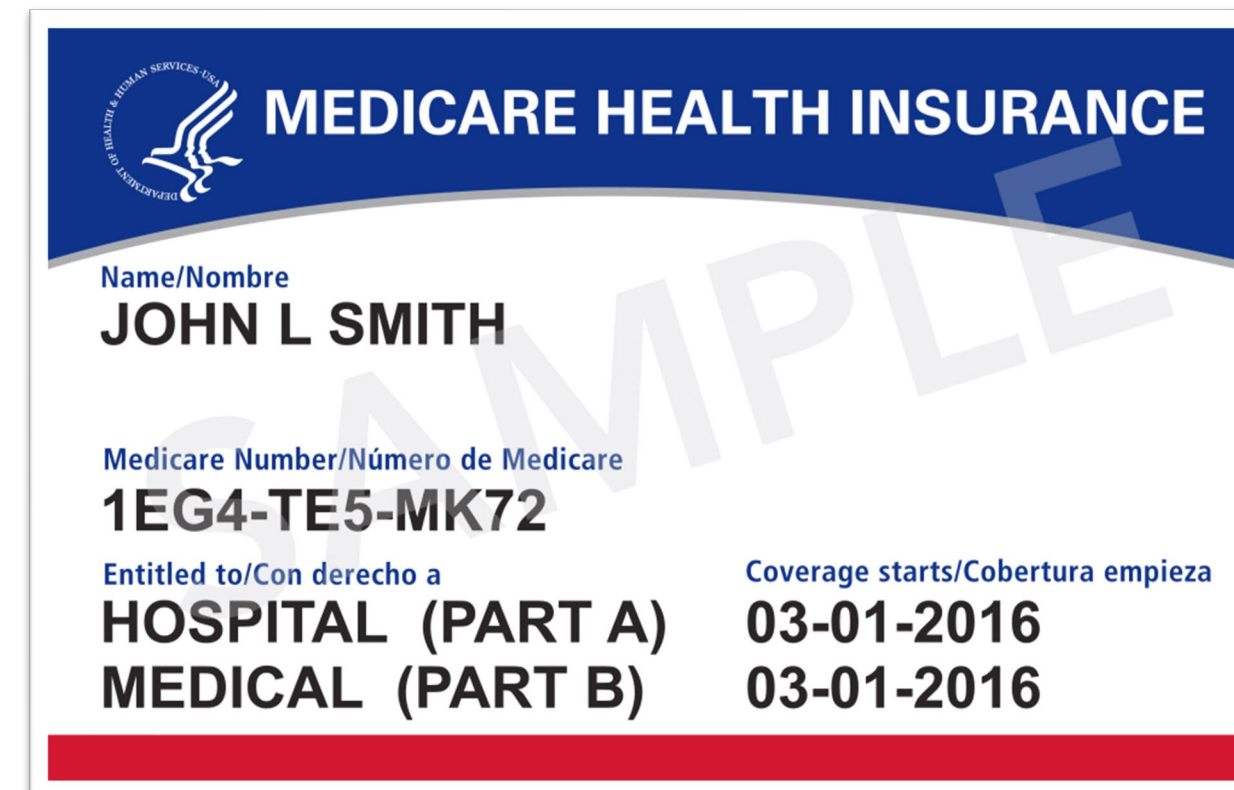
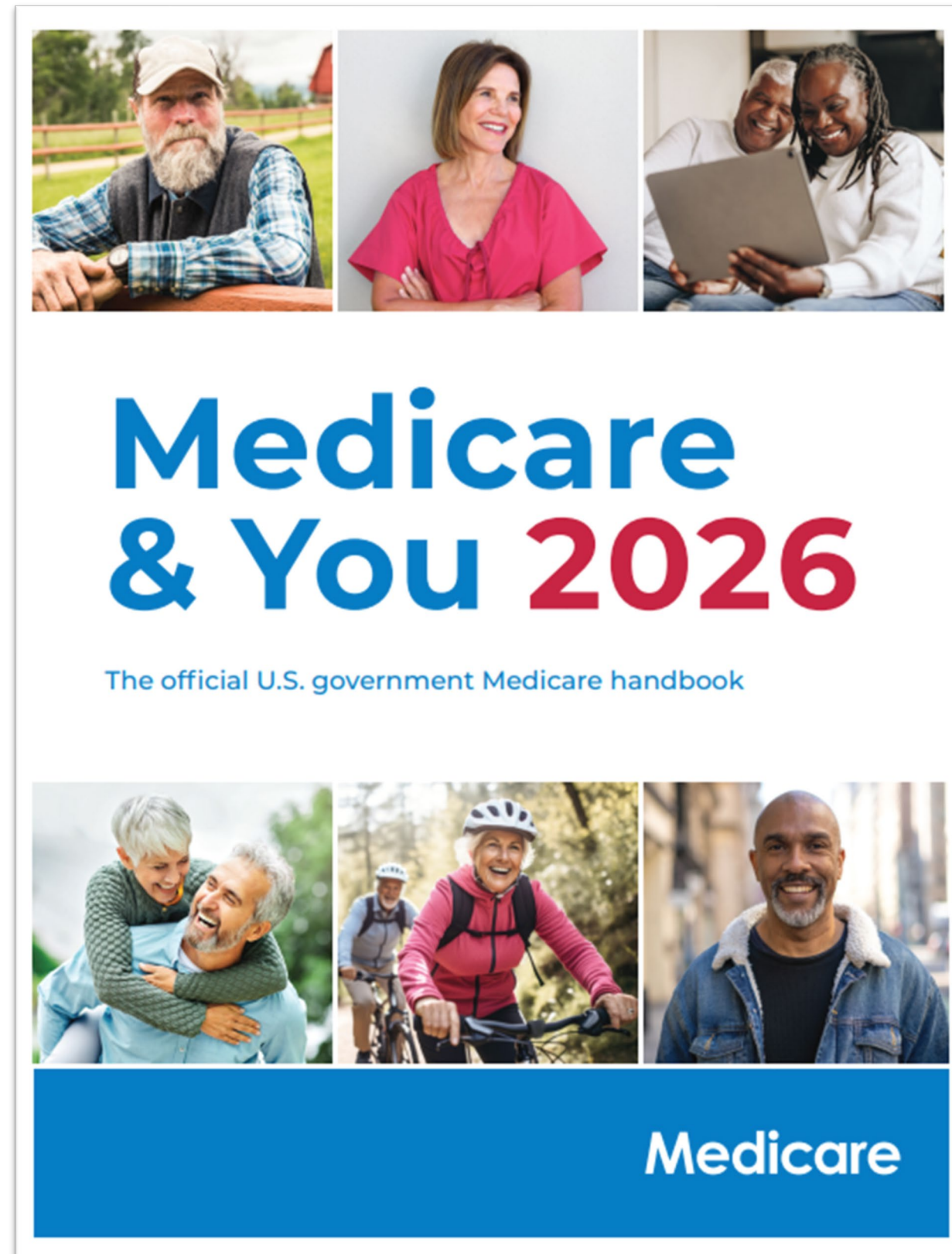
## Under 65

- Receiving SSDI with certain disabilities for over 24 months = **Automatically**
- End-Stage Renal Disease (ESRD) = Depends on circumstances

ESRD = Kidney failure requiring dialysis or kidney transplant


# Items to watch for in the mail

Official government publications & documentation







# Trusted Resources

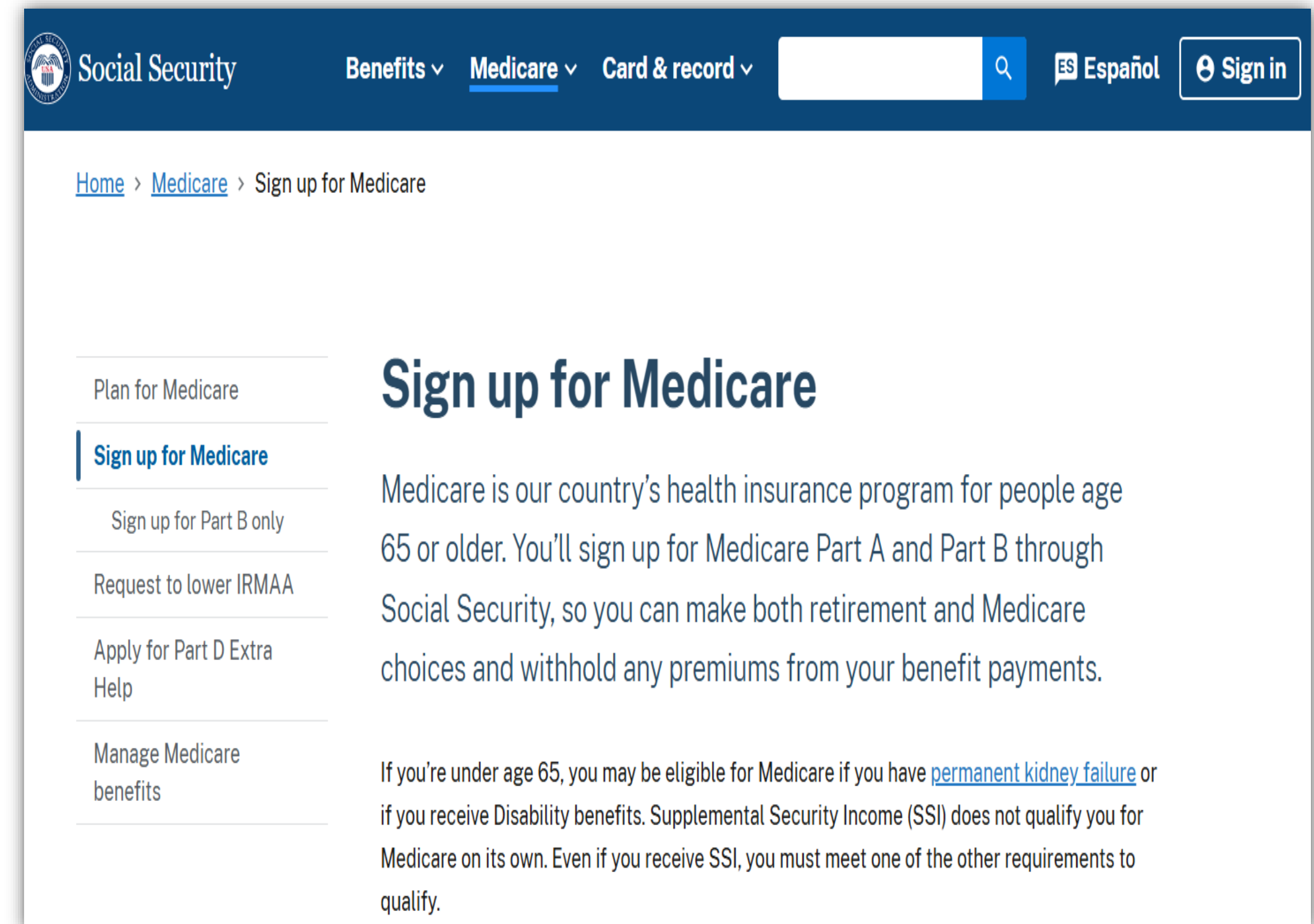
Official government agencies and websites



## Welcome to Medicare

[Get Started with Medicare](#)

-  **Log in or create an account**  
Access your information anytime, anywhere  
[Log in/Create Account](#)
-  **Find health & drug plans**  
Find & compare plans in your area  
[Find Plans Now](#)
-  **Find care providers**  
Compare hospitals, nursing homes, & more  
[Find Providers Near Me](#)
-  **Talk to someone**  
Contact Medicare & other helpful resources  
[Get Help](#)



Social Security [Benefits](#) [Medicare](#) [Card & record](#)  [ES Español](#) [Sign in](#)

[Home](#) > [Medicare](#) > Sign up for Medicare

- [Plan for Medicare](#)
- [Sign up for Medicare](#)**
- [Sign up for Part B only](#)
- [Request to lower IRMAA](#)
- [Apply for Part D Extra Help](#)
- [Manage Medicare benefits](#)

## Sign up for Medicare

Medicare is our country's health insurance program for people age 65 or older. You'll sign up for Medicare Part A and Part B through Social Security, so you can make both retirement and Medicare choices and withhold any premiums from your benefit payments.

If you're under age 65, you may be eligible for Medicare if you have [permanent kidney failure](#) or if you receive Disability benefits. Supplemental Security Income (SSI) does not qualify you for Medicare on its own. Even if you receive SSI, you must meet one of the other requirements to qualify.

# Enrollment Periods

When to sign up for Medicare or make a change

## Initial Enrollment Period

Turning 65



## Annual Enrollment Period

Coverage begins January 1<sup>st</sup>



October 15<sup>th</sup> - December 7<sup>th</sup>

## Special Enrollment Period

No late enrollment penalty for Part B

Up to 8 months after leaving a group health plan or moving out of the service area.

## General Enrollment Period

Coverage begins the first day of the month after you enroll

Example:

- Enroll in February → Coverage starts March 1
- Enroll in March → Coverage starts April 1



January 1<sup>st</sup> - March 31<sup>st</sup>

# The 4 Main Parts of Medicare

Original Medicare



## Hospital Insurance

- Inpatient Care
- Skilled Nursing
- Hospice

## Medical Insurance

- Outpatient Care
- Diagnostics
- Doctor Services
- Medical Supplies

## Medicare Advantage

- Private Insurance takes over Parts A&B
- HMO or PPO services
- Regulated by Medicare

## Rx Drug Coverage

- Private Insurance
- Stand Alone or combined with Part D = (MA+PD)
- Regulated by Medicare

# Medicare Part A

In Patient Hospital Insurance, Skilled Nursing, and Hospice Care



## Part A Premium

- Most people do not pay a premium = \$0 per month
- If you paid Medicare taxes for less than 40 quarters = \$565 per month

## Hospital Coverage

- Days 1-60 = \$1,736 deductible
- Days 61-90 = \$434 per day each benefit period
- Days 91+ = \$868 per day each benefit period (up to 60 days of your “Lifetime Reserve Days”)
- **You pay all costs each day after Lifetime Reserve Days**

## Skilled Nursing Facility Coverage

- Days 0-20 = \$0
- Days 21-100 = \$217 per day
- Days 101+ = **you pay all costs**

# Medicare Part B

Medical Insurance: Outpatient Care, Diagnostics, Doctor Services, and Medical supplies



**\$202.90** monthly premium

- Taken out of Social Security, or billed quarterly (**\$608.70**/quarter)
- Higher incomes pay higher Part B Premiums
- Lower incomes may qualify for Medi-cal premium assistance
- Enrolling in Medicare may trigger a redetermination of Medi-cal

Covers 80% of all services

- You pay for 20% share of costs on all services with no cap  
*(including most inpatient hospital doctor services)*
- **\$\$283** annual deductible

# 3 Health Plan Options

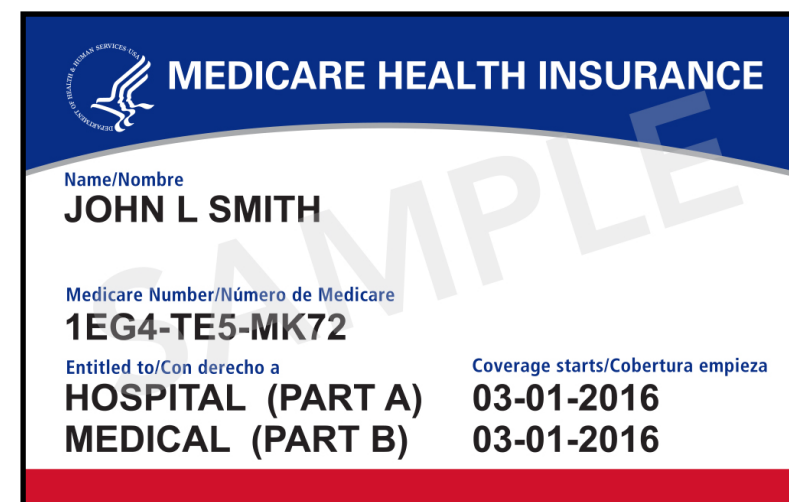
Medicare Supplement or Medicare Advantage

- Medicare Supplement Plan (Medigap) + Rx Plan
- Medicare Advantage PPO Plan (higher MOOP in LA County)
- Medicare Advantage HMO Plan

# Medicare Supplement Insurance

aka Medigap Policy

**Original Medicare Pays 80%**



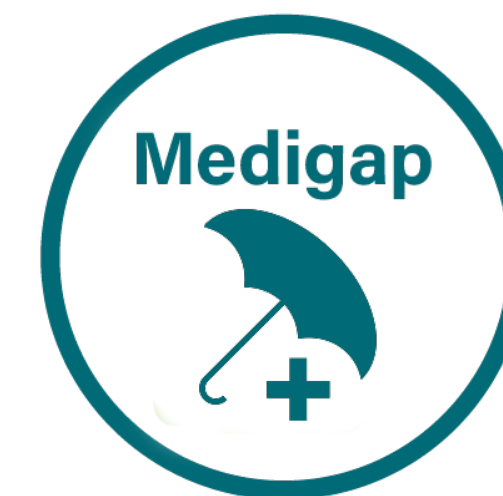
**Hospital Insurance**

+



**Medical Insurance**

**Medigap Policy Covers 20%**



**Most popular  
is Plan G**

**(estimated \$200.00 per month)**

# Medicare Rx Part D

Medicare Prescription Drug Coverage (PDP), \$10 per month on average



The amount a plan will cover is based on a Formulary (list of prescription drugs)

- Consider how your prescriptions are covered before choosing a plan
- Tier 1 = \$
- Tier 2 = \$\$
- Tier 3 = \$\$\$, etc.

Drug coverage is an optional benefit

- If you decide not to get Rx coverage when first eligible, you may pay a penalty
  - unless you have creditable drug coverage or get extra help
  - you will pay this penalty for as long as you have Rx coverage
- Out-of-pocket cap: A \$2,100 cap on out-of-pocket costs for prescription drugs, including deductibles, copayments, and coinsurance

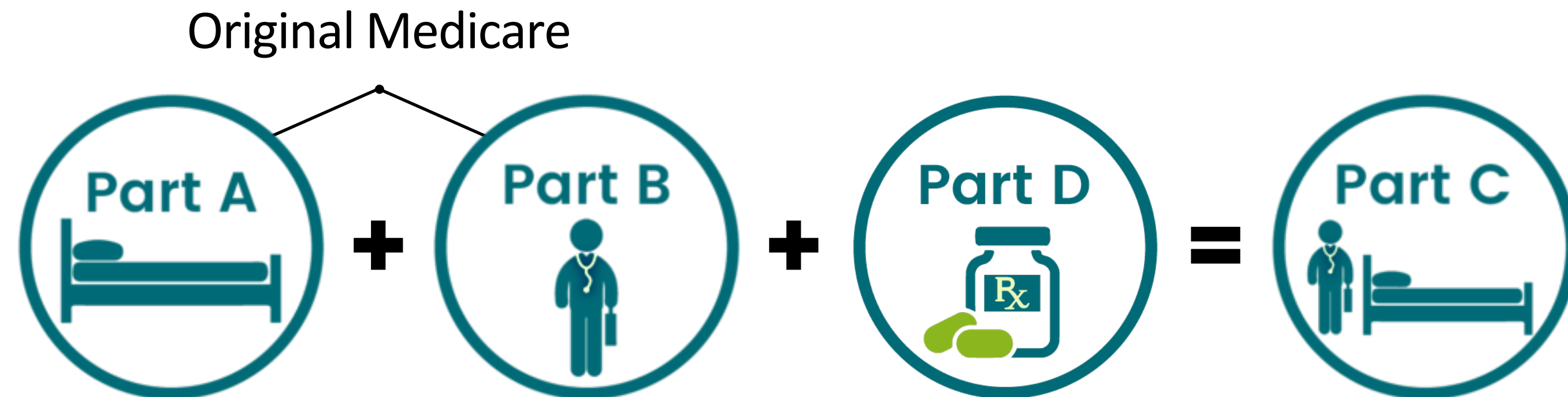
# Medicare Advantage Part C

Medicare Advantage Plans with Prescription Drug Coverage (MAPD)



Medicare Advantage Plans are offered by private insurance

- HMO and PPO options
- Plans are regulated by Medicare
- Takes over Parts A+B+D
- You must choose a Medical Group and Insurance Company (HMO Only)



# Medicare Advantage PPO Plans

- In-network copayments (flat dollar amounts) and higher out-of-network copayments
- In-network coinsurance (percentage of costs) and higher out of network coinsurance
- High annual Max out of Pocket (MOOP) costs that can range from \$3000 - \$10,000
- Not predictable with future costs compared to Original Medicare and Plan G Supplement or HMO's
- Good PPO plans exist for retirees eligible for employer group retirement plans like Northrop or Boeing, or LAUSD

# Medicare Rx Part D

There are 2 ways to get Medicare Prescription Drug Coverage (PDP)



## Part D stand-alone Rx Drug Plan

- 12 drug plans in LA County
- Monthly premiums average \$10
- May have annual deductible up to \$615



## Medicare Advantage + Rx Drug Plan

- Medicare Advantage Plan (Parts A+B)
- Combined with Rx Drug Coverage (Part D)
- aka MAPD (Parts C+D)

# The Parts of Medicare Advantage HMO Plans

## Choose Insurance Company:

- Aetna
- Anthem Blue Cross
- Blue Shield of California
- Wellcare/Health Net
- Humana
- SCAN
- United Health Care/AARP

## Choose Medical Group:

- Torrance Memorial IPA \*
- Optum
- UCLA Health
- + many others

- 
- *Torrance Memorial Medical Center – rated most outstanding hospital in the South Bay and recently chosen most outstanding non-teaching hospital in the United States*
  - *Torrance Memorial IPA voted best medical group in the South Bay for 8 years*
  - *Routine Care is all done within the Medical Group*
  - *ER/Urgent Care covered worldwide*
  - *Monetary Advantages – many benefits at low cost*

*...and many other advantages that Erik will talk about later*



# Case Study

## Meet Dorothy

Female, 65 years old, in 1 calendar year

- Had 12 doctor visits
- Spent 4 days in the hospital for a minor surgical procedure
- Also took 3 generic prescription drugs per month

After paying a **monthly \$202.90** premium for Medicare Part B, under the following scenarios he may have also paid:

Original Medicare  
Parts A+B

**\$5,775**

Medicare Supplement  
With Plan G + Drug Coverage

**\$2,340**

Medicare Advantage  
PPO

**\$2,900\***

\* Additional costs for out of network providers may apply

Medicare Advantage  
HMO

**\$0 - \$200**

Group retirement plans or Medi-Cal have different cost structures

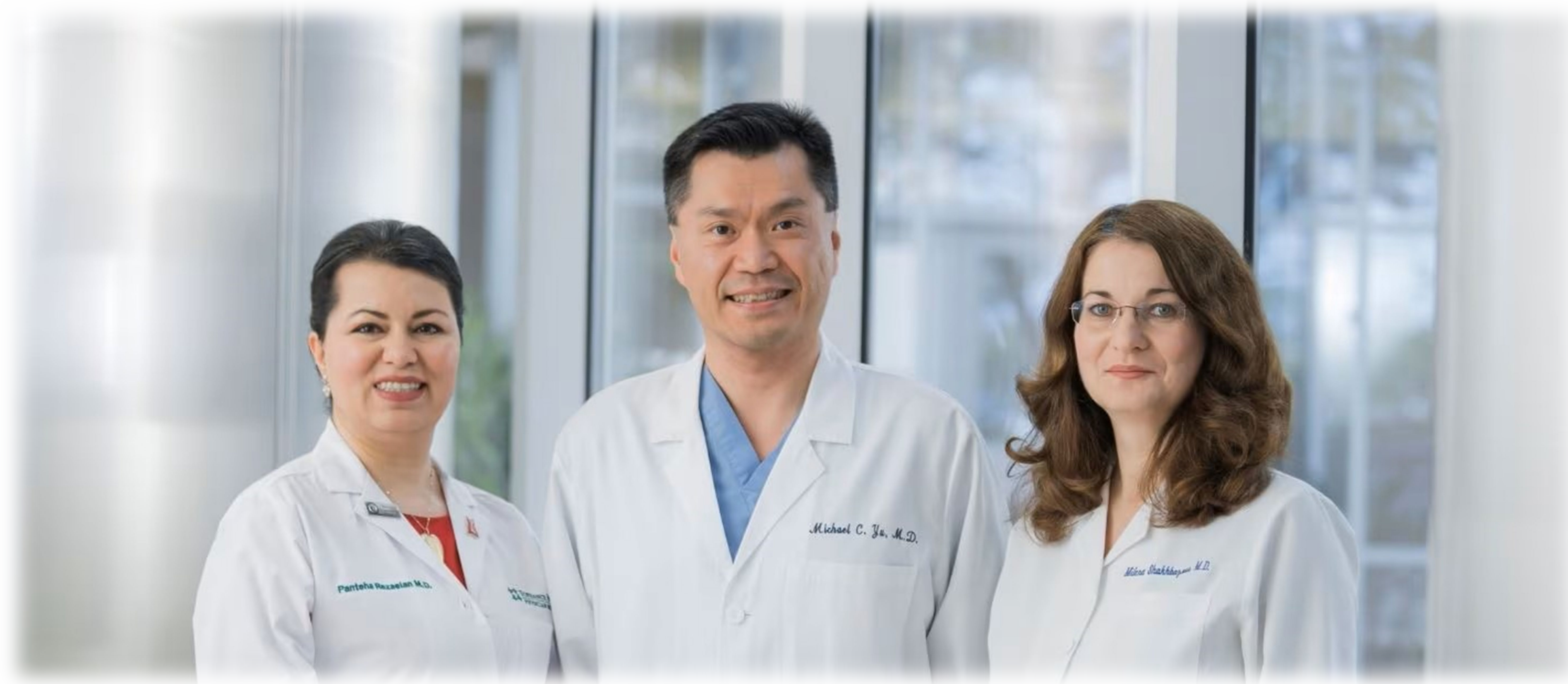
# Options to consider

## Choosing Medicare coverage

Original Medicare A+B	Medicare + Supplement + Rx	Medicare Advantage HMO	Medicare Advantage PPO
<ul style="list-style-type: none"> <li>• No Drug Coverage</li> <li>• Freedom to choose any doctor that accepts Medicare nationwide</li> <li>• <b>No limit to out of pocket costs</b></li> </ul>	<ul style="list-style-type: none"> <li>• Freedom to choose any doctor that accepts Medicare nationwide</li> <li>• Out of pocket costs limited to monthly premiums only</li> <li>• Added benefits - Health club, vision discounts, nurse help-lines</li> </ul>	<ul style="list-style-type: none"> <li>• Includes drug coverage</li> <li>• Low or no co-payments or co-insurance</li> <li>• Must use in-network doctors, specialists and hospitals</li> <li>• Coordination of care, patient advocate, care management</li> <li>• Added benefits - Health club, vision discounts, nurse help-lines</li> </ul>	<ul style="list-style-type: none"> <li>• Includes drug coverage</li> <li>• Monthly premiums + co-payments + co-insurance applies</li> <li>• Out of network providers = higher costs</li> <li>• Annual deductible if out of network providers are used</li> <li>• <b>High maximum out of pocket costs</b></li> </ul>

# Torrance Memorial IPA

A nonprofit, multi-specialty physician network and a division of Torrance Memorial Health System that has been taking care of the South Bay for more than 40 years



# EXPERIENCE THE Torrance Memorial IPA DIFFERENCE



- Over 500 primary care physicians and specialists\* in all subspecialties of medicine
- Over 40 years in the South Bay and a division of Torrance Memorial Health System
- Convenience! The only IPA offering member self-referral to select specialties
- Affiliated with Cedars-Sinai Medical Center

\*[TorranceMemorialIPA.org/find-a-doctor](https://TorranceMemorialIPA.org/find-a-doctor)

# THE Torrance Memorial IPA DIFFERENCE:

## Convenient Access

The ONLY medical group in the South Bay offering **MEMBER SELF-REFERRAL** and open access to these specialties:

- Behavioral Health
- Cardiology
- Dermatology
- Gastroenterology
- OB/GYN
- Podiatry
- Pulmonology
- Urology
- Ambulatory care management – for members with chronic health conditions



# CEDARS-SINAI AFFILIATION

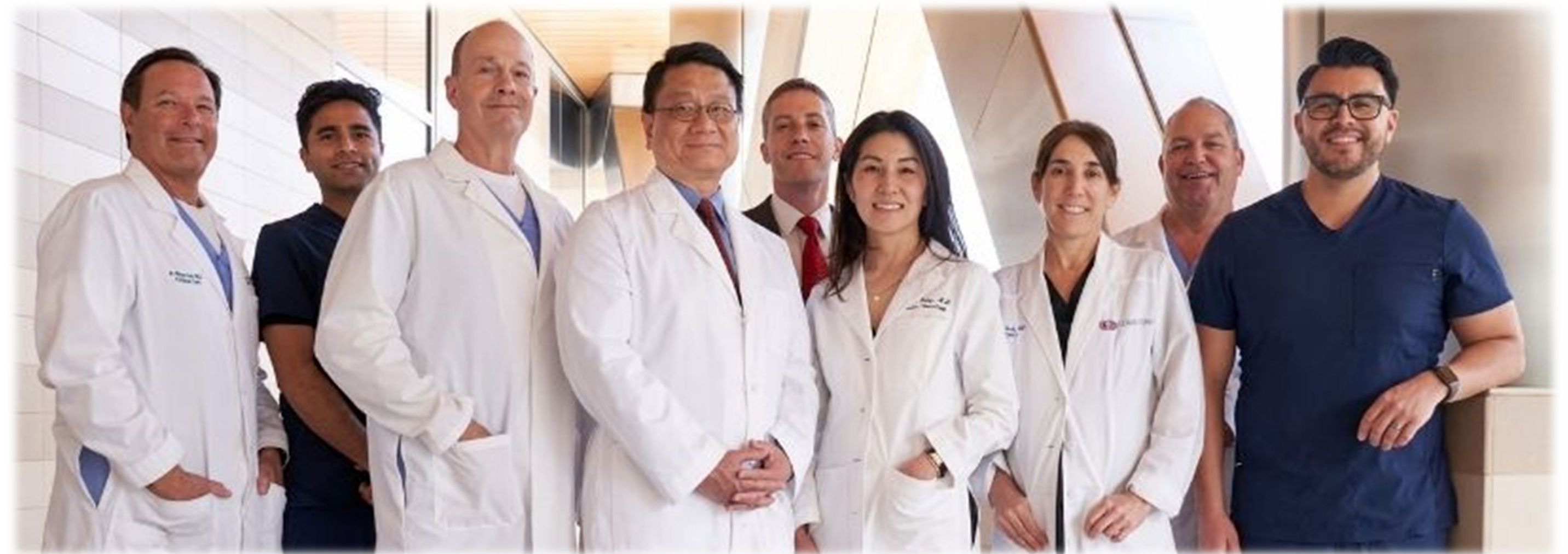
What it is and what it means for **Torrance Memorial IPA:**

- Strong clinical partner
  - Neurosurgery/endovascular procedures
  - Cardiothoracic surgery
  - Cancer clinical trials
- Strong specialty/quaternary care coordination



What it is not:

- Consolidation or combination of provider networks



# Member Services

- Single point of contact: Helping members navigate the system easier and faster
- Calls answered by a local rep
- Help with customer service needs:
  - Assistance in finding a doctor
  - Verify eligibility
  - Billing issues
  - Check authorization status of medical treatments



**Toll-Free:**  
**866-568-4472**  
**TTY: 711**

**Monday through Friday**  
**8:30 am – 5 pm**  
**TorranceMemorialIPA.org**

# CONVENIENT URGENT CARE CENTERS



## TORRANCE

2900 Lomita  
Boulevard, Torrance,  
CA 90505

Monday through Friday  
9 am – 8 pm  
Saturday, Sunday and  
holidays  
8 am – 6 pm



## MANHATTAN BEACH

855 Manhattan Beach  
Boulevard, Suite 101,  
Manhattan Beach,  
CA 90266

Monday through Friday  
4 – 9 pm  
Saturday, Sunday and holidays  
8 am – 5 pm



Urgent Care, Primary  
Care & Imaging Now  
Open!

## EL SEGUNDO

2110 E. El Segundo  
Boulevard, Suite 100  
El Segundo, CA 90245

Monday through Friday  
9 am – 8 pm  
Saturday, Sunday and holidays  
8 am – 6 pm

# EL Segundo – Nash Street

2110 E. El Segundo Blvd.  
El Segundo, CA 90245



## Access to a variety of medical services in one location

- Primary care
- Cardiology
- Pediatrics
- OB/GYN
- Oncology
- Pulmonology
- Gastroenterology
- Urgent care
- Lab draw
- Endoscopy Center
- Imaging (CT scanner, ultrasound)
- Convenient free parking

# Torrance Memorial IPA Is NOT Your Insurance Company

We contract major insurance companies that offer Medicare Advantage Plans approved by CMS. They provide the benefits and Torrance Memorial IPA provides the care.

For a complete listing of plans, please contact 1-800-MEDICARE (633-4227) (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week, or consult [medicare.gov](https://www.medicare.gov).

## Medicare Advantage Health Plans

 | MedicareComplete<sup>®</sup>  
insured through UnitedHealthcare













# Our New Primary Care Physicians

Having a primary care physician results in significant patient health benefits:

- Coordination of care
- Lower medical costs
- Staying healthier as you age
- Referral to specialists

Call our physician referral coordinators for assistance finding a doctor 310-891-6717



**Lana (Meng) Shi, MD**  
Family Medicine  
2841 Lomita Boulevard, Suite 315  
Torrance  
310-257-5730



**Yusha Siddiqui Ahmed, MD**  
Internal Medicine  
2841 Lomita Boulevard, Suite 315  
Torrance  
310-257-5730



**Stephanie P. Baker, MD**  
Family Medicine  
3701 Skypark Drive, Suite 100  
Torrance  
310-378-2234



**Sushan Joshi, MD**  
Internal Medicine  
3701 Skypark Drive, Suite 100  
Torrance  
310-378-2234



**Ruben Varghese, DO**  
Family & Sports Medicine  
3701 Skypark Drive, Suite 100  
Torrance  
310-378-2234



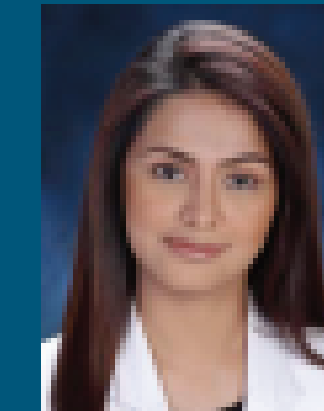
**Soohan Mansuri, MD**  
Family Medicine  
3640 Lomita Boulevard, Suite 200  
Torrance  
310-944-9344



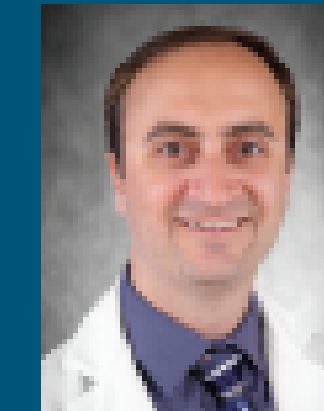
**Elaine Deemer, DO, MS**  
Internal & Geriatric Medicine - **65 and over**  
3400 Lomita Boulevard, Suite 500  
Torrance  
310-784-4939



**Gabriela Sibrian, MD**  
Family Medicine  
3640 Lomita Boulevard, Suite 200  
Torrance  
310-944-9344



**Krixie Silangcruz, MD, MBA**  
Internal Medicine  
824 E. Carson Street, Suite 101  
Carson  
310-233-3203



**Brian Stone, MD**  
Family Medicine  
602 Deep Valley Drive, Suite 300  
Rolling Hills Estates  
310-517-4692



**Melanie Khamlong, MD**  
Internal Medicine  
855 Manhattan Beach Blvd., Suite 201  
Manhattan Beach  
310-939-7847



**Sonia Dhairyawan-Carvalho, MD**  
Family Medicine  
855 Manhattan Beach Blvd., Suite 102  
Manhattan Beach  
310-939-7858

# Ready to Join Torrance Memorial IPA?

## NEW TO MEDICARE?

Join one of many  
Medicare Advantage Plans

## ALREADY HAVE A MEDICARE ADVANTAGE PLAN?

Switch your medical group to Torrance  
Memorial IPA today!

Call the Torrance Memorial IPA Resource Center and speak to  
**Linda** at **310-257-7239** or visit **TorranceMemorialIPA.org**

Q

&

A

MEDICARE 101

# Independent Health Insurance Agents

Specializing in Medicare

## Personal guidance with

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